

The Choices You Have for Part D Plans Depend on What Kind of Health Coverage You Have Now

Keep any information you receive about the new Medicare drug coverage

People with Medicare Need to Know

- Everyone with Medicare can get Medicare Prescription Drug Coverage.
- Coverage starts January 1, 2006.
- You must join to get coverage.
- You can join from November 15, 2005 to May 15, 2006.
- You will get a list of plans and their costs in the *Medicare & You 2006 Handbook* this October.
- There is extra help for the plan costs.
- Medicare Prescription Drug Coverage covers brand name and generic drugs.
- Compare and join a Medicare prescription drug plan that meets your needs.

People with Employer or Union Drug Coverage Need to Know

- Medicare is working with employers and unions to help you keep your coverage.
- Contact your benefits administrator to decide whether you should keep your coverage. Look for a letter from your current plan explaining your options.
- You may not be able to drop your employer or union drug plan without also dropping your employer or union health insurance.
- You may qualify for extra help paying for your plan costs.

People with Fee-for-Service and Medigap Need to Know

- You can not have both Medigap prescription drug coverage and Medicare prescription drug coverage at the same time.
- You will get a notice from your Medigap insurance company describing your choices for prescription drug coverage in the fall. Read it carefully before making any decisions.
- Most prescription drug coverage offered by Medigap policies, on average, is not as good as the Medicare drug coverage. If you keep your Medigap prescription coverage you will have to pay a higher premium for joining a Medicare drug plan at a later date.

People in Managed Care Need to Know

- If you currently have drug coverage, you can stay in your plan and it will have Medicare prescription drug coverage.
- If you do not have drug coverage you can stay in your plan and enroll in Medicare prescription drug coverage.

People with Medicare and Medicaid Need to Know

- You must join a Medicare prescription drug plan or you will be assigned to a plan by December 31, 2005, to make sure you do not miss a day of coverage.
- Medicare will let you know the plan assigned for you in October 2005.
- Medicare will start paying for your prescription drugs beginning January 1, 2006.
- You will pay a small amount out of your own pocket for each prescription.
- You can switch to another plan at any time.

People with the Silver RX Card (GAPS) Need to Know

- You must join a Medicare prescription drug plan for Medicare to pay for your drugs.
- Medicare will start paying for your prescription drugs beginning January 1, 2006.
- You will pay a co-insurance amount for each of your prescriptions.
- You will not have a gap in prescription coverage and you will receive a letter informing you of this help.

People with Specified Low Income Medicare Beneficiaries (SLMB) Need to Know

- You must join a Medicare prescription drug plan for Medicare to pay for your drugs because Medicare is paying your Part B Premiums.
- If you do not join a plan by May 15, 2006, Medicare will assign you to a plan to make sure you get help paying for your prescription drug costs.
- You automatically qualify for extra help to pay for your prescription drug costs.
- You will pay a small amount out of your own pocket for each prescription.

People Who Live in a Nursing Home or Certain Types of Long Term Care Facilities Need to Know

- You can enroll in a Medicare prescription drug plan from November 15, 2005 to May 15, 2006.
- If you are not able to enroll on your own, your authorized representative can enroll you in a plan that meets your needs.
- Nursing home residents that have Medicaid will be automatically enrolled in a plan by December 31, 2005 and will have no co-pays.
- If you move to a nursing home or other long-term care facility, you can switch Medicare prescription drug plans at that time if you choose to do so.
- If you are in a skilled nursing home getting Medicare covered skilled nursing care, your prescriptions generally will be covered by Medicare Part A.
- There is extra help for people with limited income and resources.

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